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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

MAURA A. FITZGERALD ET AL.

Group Art Unit: Unknown

Examiner: Unknown

Serial No.: 09/751,126

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For: METHOD AND SYSTEM FOR AUTHORIZING
NEGOTIABLE INSTRUMENT ENCASHMENT

Attorney Docket No.: FDC 0124 PUS

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
United States Patent and Trademark Office
Washington, D.C. 20231

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and § 1.97-1.98, the references listed and identified on the attached Form PTO/SB08A are being submitted herewith for consideration by the Examiner.

While this Statement is being filed in compliance with the duty of disclosure, citation of the attached references is not to be construed as an admission that any of the reference(s) are "material" as defined under 37 C.F.R. § 1.56(b).

CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8

I hereby certify that this paper, including all enclosures referred to herein, is being deposited with the United States Postal Service as first-class mail, postage pre-paid, in an envelope addressed to: Commissioner for Patents, United States Patent and Trademark Office, Washington, D.C. 20231 on:

February 7, 2001
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Mark E. Stuenkel
Name of Person Signing

[Signature]
Signature

A copy of each reference listed on the attached Form PTO/SB08A is included herewith. Consideration and entry into the record of these references is respectfully requested.

Respectfully submitted,

MAURA A. FITZGERALD ET AL.

By: 

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